

**INDIVIDUAL AGENTS OF COLLECTION AGENCIES, DEBT/CREDIT  
COUNSELORS, DEBT BUYERS, CREDIT REPAIR ORGANIZATIONS, AND  
RESPONSIBLE PERSONS IN CHARGE – REGISTRATION & CONSENT FORM  
FORM CA4 INSTRUCTIONS**

**A. GENERAL INSTRUCTIONS**

1. **FILING** – Form CA4 is the Individual Agent, Solicitor, Counselor and Responsible Person Registration & Consent form.
2. **TERMS USED** – See the following Explanation of Terms section regarding italicized words/phrases.
3. **DATES** – The filing date is the date *applicant* submits this form to the *Idaho Department of Finance*. The desired effective date is the date *applicant* would like this registration or amendment to become effective.
4. **AMENDMENTS** – The *applicant* must update information as required by submitting amendments using Form CA4. Circle (or otherwise identify) and complete the information that is being amended as well as the name of the *applicant*. If the amendment filing is to change the individual's name, enter the old name in item 1(A) and the new name in item 1(H). Appropriate supporting documentation includes, but is not limited to, copies of marriage certificates, divorce decrees, or other legal documents evidencing both the prior and new names.
5. **SURRENDER / CANCEL** – When an *applicant* decides to cease activity under the registration, use the Form CA4 to notify the Department of Finance by checking the "surrender/cancel" box. Complete items 1(A) and 5.

**B. FILING INSTRUCTIONS**

**1. FORMAT**

- A. A fully completed Form CA4 is required to be submitted.
- B. Type or print all information clearly and legibly.
- C. Use only the current version of Form CA4 or a reproduction of it.
- D. The Acknowledgment & Consent (item 2) must include notarized original manual signature.

**2. ATTACHMENTS -**

- A. A Registration Fee of \$20 *per agent* is required (this is an annual fee after initial payment on registration).
- B. Written explanation and supporting documents are required for any "Yes" answer in section 3.

**C. EXPLANATION OF TERMS** – The following terms are italicized throughout Form CA4

**1. GENERAL**

**APPLICANT** – The individual applying on or amending information on this form.

**CONTROL** – The power, directly or indirectly, to direct the management or policies of a company, whether through ownership of securities, by contract, or otherwise. Any *person* that (i) is a general partner or executive officer, including Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Compliance Officer, Director, and individuals with similar status or functions; (ii) directly or indirectly has the right to vote 10% or more of a class of a voting security or has the power to sell or direct the sale of 10% or more of a class of voting securities; or (iii) in the case of a partnership, has the right to receive upon dissolution, or has contributed, 10% or more of the capital, is presumed to control that company.

**JURISDICTION** – A state, the District of Columbia, the Commonwealth of Puerto Rico, any territory of the United States, or any subdivision or regulatory body thereof.

**PERSON** – An individual, partnership, corporation, trust, or other organization.

**2. FOR THE PURPOSE OF ITEM 3**

**ENJOINED** – Includes being subject to a mandatory injunction, prohibitory injunction, preliminary injunction, or a temporary restraining order.

**FELONY** – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *felony* is an offense punishable by a sentence of at least one year imprisonment and/or a fine of at least \$1,000. The term also includes a general court martial.

**FINANCIAL SERVICES OR FINANCIAL SERVICES RELATED** – Pertaining to securities, commodities, banking, insurance, consumer lending, or real estate (including, but not limited to; acting as or being associated with a bank or savings association, credit union, mortgage lender, mortgage broker, real estate salesperson or agent, closing agent, title company, or escrow agent).

**FOREIGN FINANCIAL REGULATORY AUTHORITY** – Includes (1) a *financial services* authority of a foreign country; (2) other governmental body empowered by a foreign government to administer or enforce its laws relating to the regulation of *financial services* or *financial services-related* activities; and (3) a foreign membership organization, a function of which is to regulate the participation of its members in *financial services* activities listed above.

**FOUND** – Includes adverse final actions, including consent decrees in which the respondent has neither admitted nor denied the findings, but does not include agreements, deficiency letters, examination reports, memoranda of understanding, letters of caution, admonishments, and similar informal resolutions of matters.

**INVOLVED** – Doing an act or omission or aiding, abetting, counseling, commanding, inducing, conspiring with or failing reasonably to supervise another in doing an act or omission.

**MISDEMEANOR** – For *jurisdictions* that do not differentiate between a *felony* and a *misdemeanor*, a *misdemeanor* is an offense punishable by a sentence of less than one year imprisonment and/or a fine of less than \$1,000. The term also includes a special court martial.

**ORDER** – A written directive issued pursuant to statutory authority and procedures, including orders of denial, suspension, or revocation; does not include special stipulations, undertakings or agreements relating to payments, limitations on activity or other restrictions unless they are included in an *order*.

**PROCEEDING** – Includes a formal administrative or civil action initiated by a governmental agency, self-regulatory organization or a *foreign financial regulatory authority*; a *felony* criminal indictment or information (or equivalent formal charge); or a *misdemeanor* criminal information (or equivalent formal charge). The term does not include other civil litigation, investigations, or arrests or similar charges affected in the absence of a formal criminal indictment or information (or equivalent formal charge).

<b>FORM CA4</b>	<b>INDIVIDUAL AGENTS OF COLLECTION AGENCIES, DEBT/CREDIT COUNSELORS, DEBT BUYERS, CREDIT REPAIR ORGANIZATIONS, AND RESPONSIBLE PERSONS IN CHARGE – REGISTRATION &amp; CONSENT FORM</b>			
Date of filing (MM/DD/YYYY): _____ Desired Effective Date (MM/DD/YYYY): _____				
License # information (if applicable) of employer.		License # _____ _____		
<input type="checkbox"/> NEW APPLICATION <input type="checkbox"/> AMEND EXISTING REGISTRATION (circle or identify & complete only item(s) being changed)				
<input type="checkbox"/> SURRENDER/CANCEL REGISTRATION				
<b>1. Individual's identifying information:</b> (A) Full last, first and middle names:				
_____ Last Name		_____ First Name		_____ Full Middle Name
(B) Social Security Number: _____		(C) Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female		
(D) Date of Birth (MM/DD/YYYY) _____		(E) State or Province of Birth: _____		(F) Country of Birth: _____
(G) List all names(s), other than your legal name, you have used or are using, or by which you are or were known since the age of 18. This field should include for example, nicknames, <b>aliases</b> , and names used before or after marriage. (Use additional sheets as necessary).				
Name _____		Name _____		Name _____
(H) <b>For amendments only:</b> If this filing reports that an individual's name has changed, enter the new name and attach supporting legal documentation:				
_____ Last Name		_____ First Name		_____ Full Middle Name
_____ Suffix (if any)				
(I) Office of Employment address: (do not use a P.O. Box) <input type="checkbox"/> If this address is your private residence, check this box.				
_____ Number & Street		_____ City		_____ State / Province & Country
_____ Zip+4 / Postal Code				
(J) Current Residence address (if different from employment address):				
_____ Number & Street		_____ City		_____ State / Province & Country
_____ Zip+4 / Postal Code				
(K) Telephone Numbers and e-mail address:				
(_____) _____ Business Phone		(_____) _____ Fax Line		
<b>2. Individual's acknowledgment &amp; consent:</b> I swear or affirm that I have executed this form before a Notary Public, of my own free will and:				
(A) I have read and understand the items and instructions on this form; (B) My answers (including attachments) are true and complete to the best of my knowledge; (C) I understand that I am subject to administrative, civil or criminal penalties if I give false or misleading answers; (D) I authorize all my current and former employers, law enforcement agencies, and any other <i>person</i> to furnish to the Idaho Department of Finance, or any agent acting on its behalf, any information they have, including without limitation my creditworthiness, character, ability, business activities, educational background, general reputation, history of my employment and, in the case of former employers, complete reasons for my termination; (E) I have read and understand applicable federal and state law, and will be in compliance at all times; (F) I promise to keep the information contained in this form current and to file accurate supplementary information on a timely basis.				
Notary seal here		<div style="display: flex; justify-content: space-between;"> <div>           _____            Date (MM/DD/YYYY)            Signed or attested before me: _____            Print Notary Public name            on this _____ day of _____            Date _____ Month _____            _____            Notary Public signature         </div> <div>           _____            Signature of <i>applicant</i>            by _____            Print <i>applicant</i> name            _____ at _____            Year _____ State _____ County _____            _____            Notary Appointment Expires MM/DD/YYYY         </div> </div>		
<b>Individual's acknowledgment &amp; consent must be completed in full with original, manual signature and notarization. Affix notary stamp or seal where applicable.</b>				

Applicant full legal name (last, first, middle): \_\_\_\_\_

<b>3. Disclosures:</b> If the answer to any of the following is "YES", provide complete details of all events or <i>proceedings</i> and send to the Idaho Department of Finance.		
<b>Financial Disclosure</b>	<b>YES</b>	<b>NO</b>
(A) Within the past ten years: (1) have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition? (2) based upon events that occurred while you exercised <i>control</i> over any organization, have any filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition? (B) Has a bonding company ever denied, paid out on, or revoked a bond for you? (C) Do you have any unsatisfied judgments or liens against you?	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<b>Criminal Disclosure</b>		
(D) Within the past ten (10) years have you : been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any <i>felony</i> ?	<input type="checkbox"/>	<input type="checkbox"/>
(E) Based upon the activities that occurred while you exercised <i>control</i> over it, has any organization within the past ten (10) years: been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any <i>felony</i> ?	<input type="checkbox"/>	<input type="checkbox"/>
(F) Within the past ten (10) years have you been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a <i>misdemeanor involving: collection, credit repair, debt/credit counseling, debt buying or related activites OR financial services or a financial services-related business; any fraud, false statements, or omissions; any theft or wrongful taking of property; bribery; perjury; forgery; counterfeiting; extortion; or a conspiracy to commit any of these offenses?</i>	<input type="checkbox"/>	<input type="checkbox"/>
(G) Within the past ten (10) years, based upon the activities that occurred while you exercised <i>control</i> over it, has any organization: been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a <i>misdemeanor</i> specified in 3(F)?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Civil Judicial Disclosure</b>		
(H) (1) Has any domestic or foreign court within the past ten (10) years: (a) <i>enjoined</i> you in connection with any <i>collection, credit repair, debt/credit counseling, debt buying or related activites OR financial services-related activity</i> ? (b) <i>found</i> that you were <i>involved</i> in a violation of any <i>collection, credit repair, debt/credit counseling, debt buying or related activites OR financial services-related statute(s) or regulation(s)</i> ? (c) dismissed, pursuant to a settlement agreement, a <i>collection, credit repair, debt/credit counseling, debt buying or related activites OR financial services-related civil action</i> brought against you by a state, federal, or <i>foreign financial regulatory authority</i> ? (2) Are you named in any pending <i>collection, credit repair, debt/credit counseling, debt buying or related activites OR financial services-related civil action</i> that could result in a "yes" answer to any part of 3(H)?	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Applicant full legal name (last, first, middle): \_\_\_\_\_

Regulatory Action Disclosure	YES	NO
(I) Has any State or federal regulatory agency or <i>foreign financial regulatory authority</i> within the past ten (10) years:	<input type="checkbox"/>	<input type="checkbox"/>
(1) <i>found</i> you to have made a false statement or omission or been dishonest, unfair or unethical?	<input type="checkbox"/>	<input type="checkbox"/>
(2) <i>found</i> you to have been <i>involved</i> in a violation of <i>collection, credit repair, debt/credit counseling, debt buying</i> OR other <i>financial services-related</i> regulation(s) or statute(s)?	<input type="checkbox"/>	<input type="checkbox"/>
(3) <i>found</i> you to have been a cause of a <i>collection, credit repair, debt/credit counseling, debt buying</i> OR other <i>financial services-related</i> business having its authorization to do business denied, suspended, revoked or restricted?	<input type="checkbox"/>	<input type="checkbox"/>
(4) entered an <i>order</i> against you in connection with a <i>collection, credit repair, debt/credit counseling, debt buying</i> OR other <i>financial services-related</i> activity?	<input type="checkbox"/>	<input type="checkbox"/>
(5) denied, suspended, or revoked your registration or license, disciplined you, or otherwise by <i>order</i> , prevented you from associating with a <i>collection, credit repair, debt/credit counseling, debt buying</i> OR other <i>financial services-related</i> business or restricted your activities?	<input type="checkbox"/>	<input type="checkbox"/>
(6) barred you from association with an entity regulated by such commission, authority, agency, or officer, or from engaging in a <i>collection, credit repair, debt/credit counseling, debt buying</i> OR other <i>financial services-related</i> business?	<input type="checkbox"/>	<input type="checkbox"/>
(7) issued a final <i>order</i> based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	<input type="checkbox"/>	<input type="checkbox"/>
(J) Have you ever had an authorization to act as an attorney, accountant, or state or federal contractor revoked or suspended?	<input type="checkbox"/>	<input type="checkbox"/>
(K) Are you now the subject of any regulatory <i>proceeding</i> that could result in a "yes" answer to any part of 9(I) or 9(J)?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Customer Arbitration/Civil Litigation Disclosure</b>		
(L) Have you ever been named as a respondent/defendant in a <i>collection, credit repair, debt/credit counseling, debt buying</i> OR other <i>financial services-related</i> consumer-initiated arbitration or civil litigation which:	<input type="checkbox"/>	<input type="checkbox"/>
(1) is still pending; or	<input type="checkbox"/>	<input type="checkbox"/>
(2) resulted in an arbitration award or civil judgment against you, regardless of amount, or that required corrective action; or	<input type="checkbox"/>	<input type="checkbox"/>
(3) was settled for any amount?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Termination Disclosure</b>		
(M) Have you ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused you of:	<input type="checkbox"/>	<input type="checkbox"/>
(1) violating statute(s), regulation(s), rule(s), or industry standards of conduct?	<input type="checkbox"/>	<input type="checkbox"/>
(2) fraud, dishonesty, theft, or the wrongful taking of property?	<input type="checkbox"/>	<input type="checkbox"/>